



February 1, 2024

<p>Introduction</p>	<p>Financial Enhancement Group, LLC ("FEG") is registered with the Securities and Exchange Commission as an investment adviser. Investment advisory services and brokerage services fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and their financial professionals at www.Investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.</p>
<p>What investment services and advice can you provide me?</p>	<p>FEG offers discretionary asset management services through the use of model portfolios and financial planning to retail investors.</p>
	<ul style="list-style-type: none"> • If you open an advisory account or ask us to provide advisory services for an outside account such as an annuity contract or 401K, you will pay an ongoing asset-based fee for our services based on the value of your account. • In a <i>discretionary</i> account, we have discretion to buy and sell investments within your account, to determine the price paid and the timing of purchases and sales, and to rebalance in your account. You may revoke this discretionary authority at any time by notifying us in writing. We do not offer <i>non-discretionary</i> accounts; accordingly, you would need to enter into a financial planning agreement with us. • We will offer you advice on a regular basis. We will discuss your investment goals and design with you a strategy to achieve those goals, and regularly monitor your account. We will contact you regularly to discuss your portfolio. • We will deliver account statements to you no less frequently than quarterly in paper or electronically. • We have a stated minimum account requirement of \$25,000 to establish an account with us. We are at liberty to forgo this minimum on a case by case basis.
<p>For additional information on our investment advisory services, see our Form ADV Part 2A Items 4 and 7, which is available through the SEC at https://adviserinfo.sec.gov/IAPD, or on our website. (www.fourlifeafterwork.com)</p>	
<p>Conversation Starters: Given my financial situation, should I choose an investment advisory service? Why or why not? How will FEG choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</p>	
<p>What fees will I pay?</p> <p><i>Fees and costs affect the value of your account over time. Please ask your financial professional to give personalized information on the fees and costs that you will pay for the services we provide to you.</i></p>	<ul style="list-style-type: none"> • Asset-based fees. You will pay an on-going fee each quarter based on the value of the cash and investments in your advisory account subject to a \$1,600 minimum fee. Our annual management fee is 1.5% or less based on the size of the account. This fee will reduce the value of your account if automatically deducted. You can choose to be invoiced directly for payment. • Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as variable annuities, you may have to pay fees such as "surrender charges" to sell the investment. • Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. • You will pay a transaction fee when we buy or sell certain investments for you. You will also pay fees to a broker-dealer or bank that will hold your assets (called a "custodian"). • You pay our fee quarterly even if you do not buy or sell. • <u>You will all fees and costs whether I make or lose money on my investments. Fees and costs will reduce an amount of money I make on my investments over time. Please make sure I understand what fees and costs I am paying.</u> • An <i>asset-based fee</i> may cost more than a <i>transaction-based fee</i>, but you may prefer an asset-based fee if you want continuing advice, regular contact, or want someone to make investment decisions for you.
<p>For additional information on fees, see our ADV Part 2A Brochure, Item 5 at https://adviserinfo.sec.gov/IAPD, or on our website, and any brochure supplement your financial professional provides you.</p>	

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Conversation Starters: Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations when providing me recommendations as my Investment Adviser? How does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we must act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests that can affect the investment advice we provide you. Here are two examples to help you understand what this means: The greater the value of the assets in your account, the more you will pay in fees, and we have an incentive to encourage you to deposit additional assets or otherwise increase the amount of assets in your account. We will recommend that you establish one or more accounts with Charles Schwab where we have an institutional relationship and receive economic benefits in the way of support services and/or products, certain of which assist us to better monitor and service your account(s). Receipt of such services creates a conflict of interest. However, you ultimately decide where to open your accounts.

FEG and its Investment Adviser's representatives have an obligation to act in your best interest and not put our interest ahead of yours.

For additional information on conflicts of interest, see our ADV Part 2A Brochure at <https://adviserinfo.sec.gov/IAPD>, or on our website, and any brochure supplement your financial professional provides you.

Conversation Starters: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our registered advisory representatives are paid by us based upon a percentage of assets that they service, or the planning fee received from clients.

Some Advisory Representatives are licensed independent insurance agents. When selling insurance products, they would be paid a commission.

For detailed information about how our IARs are compensated, see our Form ADV Part 2A on our website (www.yourlifeafterwork.com), on IAPD (<https://adviserinfo.sec.gov>), on www.investor.gov, or at <https://brokercheck.finra.org>.

Do you or your financial professionals have legal or disciplinary history?

No. Visit www.investor.gov/CRS for a free and simple search tool to research both our firm and our investment professionals.

Conversation Starters: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information.

To request a copy of our Customer Relationship Summary, or if you have a problem with your investments, account or financial professional, contact the Chief Compliance Officer at (800) 928-4001 or in writing at Financial Enhancement Group, Attn: Chief Compliance Officer, 2704 Enterprise Dr, Anderson, IN 46013.

Conversation Starters: Who is the primary contact person for my account at FEG, and is he or she a representative of an investment adviser or a broker dealer, or both? Who can I talk to if I have concerns about how this person is treating me?

Changes to Form CRS

January 31, 2022

The firm reduced its fees by eliminating the 2% fee tier, however; a minimum fee of \$1,600.00 was added.

November 30, 2023

The firm's conflict of interest with the Broker/Dealer World Equity group was eliminated as the firm is not associated with that firm any longer

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A change was made to the What fees will I pay section. Upon review there was one item that actually described a conflict of interest. That item was deleted as it was already described as a conflict in the appropriate section of this form.

Additional language was also added to help clarify existing conflicts of interest by giving examples.